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JRW



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: )  
**TORRES ET AL.** )  
Serial No. **09/774,393** / ) Examiner: **L. NAJARIAN**  
Filing Date: **JANUARY 31, 2001** ) Art Unit: **3626**  
For: **PREPAID HEALTHCARE SYSTEM** ) Attorney Docket No.  
**AND METHOD OF PROVIDING** ) **124.2514**  
**SAME** )  
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)

AMENDMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Responsive to the Official Action of February 28, 2005, please enter the amendments and remarks set out below.